WSFS Financial Corporation

We Stand For Service®

1Q 2026 Earnings Release Supplement

April 2026

Forward Looking Statements & Non-GAAP Disclaimers

Forward Looking Statements:

This presentation contains estimates, predictions, opinions, projections and other "forward-looking statements" as that phrase is defined in the Private Securities Litigation Reform Act of 1995. Such statements include, without limitation, references to WSFS Financial Corporation's ("the Company") predictions or expectations of future business or financial performance as well as its goals and objectives for future operations, financial and business trends, business prospects, and management's outlook or expectations for earnings, revenues, expenses, capital levels, liquidity levels, asset quality or other future financial or business performance, strategies or expectations. The words "believe," "expect," "anticipate," "plan," "estimate," "target," "project" and similar expressions, among others, generally identify forward-looking statements. Such forward-looking statements are based on various assumptions (some of which may be beyond the Company's control) and are subject to significant risks and uncertainties (which change over time) and other factors, including, but not limited to, difficult market conditions and unfavorable economic trends in the United States generally and in financial markets, particularly in the markets in which the Company operates and in which its loans are concentrated, including difficult and unfavorable conditions and trends related to housing markets, costs of living, unemployment levels, interest rates, supply chain issues, inflation, trade, monetary and fiscal policies, interest rates, supply chain issues, inflation, economic growth, the uncertain effects of geopolitical instability, armed conflicts, public health crises, inflation, interest rates and actions taken in response thereto on our business, results of operations, capital and liquidity, which could cause actual results to differ materially from those currently anticipated. Such risks and uncertainties are discussed in detail in the Company's Form 10-K for the year ended December 31, 2025, and other documents filed by the Company with the Securities and Exchange Commission from time to time.

We caution readers not to place undue reliance on any such forward-looking statements, which speak only as of the date on which they are made, and the Company disclaims any duty to revise or update any forward-looking statement, whether written or oral, that may be made from time to time by or on behalf of the Company for any reason, except as specifically required by law. As used in this presentation, the terms "WSFS", "the Company", "registrant", "we", "us", and "our" mean WSFS Financial Corporation and its subsidiaries, on a consolidated basis, unless the context indicates otherwise.

Non-GAAP Financial Measures:

This presentation contains financial measures determined by methods other than in accordance with accounting principles generally accepted in the United States ("GAAP"). The Company's management believes that these non-GAAP financial measures provide a greater understanding of ongoing operations, enhance comparability of results of operations with prior periods and show the effects of significant gains and charges in the periods presented. The Company's management believes these non-GAAP financial measures are useful measures for management and investors to analyze the Company's financial performance without the impact of unusual items or events that may obscure trends in the Company's underlying performance. You should not rely on these non-GAAP financial measures as a substitute for, or as superior to, GAAP results. For a reconciliation of these non-GAAP financial measures to their most directly comparable GAAP measures, see the Appendix.

Financial Highlights and Results

Financial Highlights

	Reported			Core[1]		
$ in millions (except per share amounts)	**1Q26**	*QoQ Δ*	*YoY Δ*	**1Q26**	*QoQ Δ*	*YoY Δ*
EPS	**$1.64**	*+22.4%*	*+46.4%*	**$1.68**	*+17.5%*	*+48.7%*
ROA	**1.61%**	*+28bps*	*+32bps*	**1.65%**	*+23bps*	*+36bps*
Net Income[2]	**$86.8**	*+19.4%*	*+31.7%*	**$89.0**	*+14.6%*	*+34.6%*
PPNR[1]	**$112.5**	*+2.4%*	*+7.9%*	**$115.3**	*-1.0%*	*+10.2%*
ROTCE[1]	**20.18%**	*+327bps*	*+327bps*	**20.68%**	*+265bps*	*+371bps*
NIM[3]	**3.83%**	*0bps*	*-5bps*	**3.83%**	*0bps*	*-5bps*
Fee Revenue $	**$90.1**	*+6.6%*	*+11.4%*	**$90.1**	*0.0%*	*+11.4%*
Fee Revenue %[3]	**32.7%**	*+165bps*	*+115bps*	**32.7%**	*+27bps*	*+115bps*
Efficiency Ratio	**59.0%**	*-44bps*	*-14bps*	**58.0%**	*+11bps*	*-105bps*
ACL Ratio[5]	**1.36%**	*0bps*	*-7bps*	**1.36%**	*0bps*	*-7bps*
CET1	**13.91%**	*-1bps*	*-19bps*	**13.91%**	*-1bps*	*-19bps*
TBVPS[1]	**$33.71**	*+1.8%*	*+15.2%*	**$33.71**	*+1.8%*	*+15.2%*

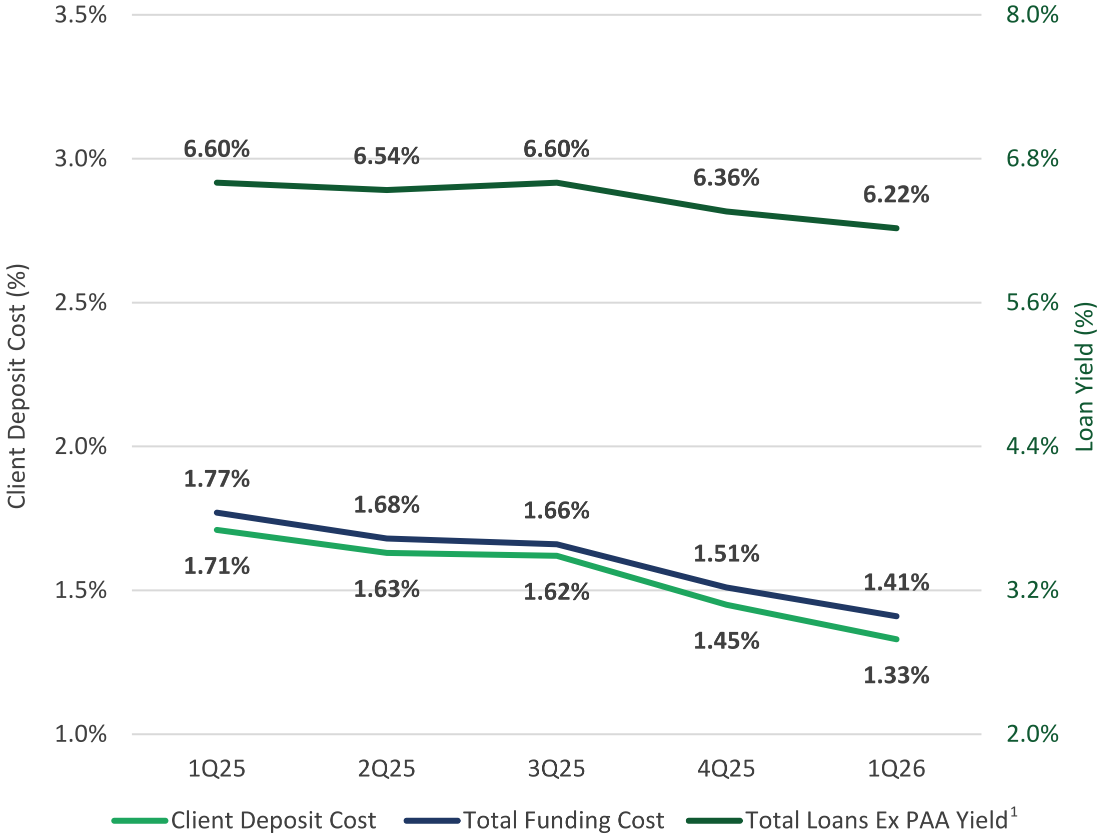
- Excluding the previously disclosed $15.7mm loan recovery, core EPS was $1.45 (up 28% YoY) and core ROA was 1.43% (up 14bps YoY)[1]
- Client deposits grew 5% QoQ driven by Trust and Commercial
- Wealth and Trust fees grew 9% QoQ and 25% YoY
- Returned $94.0mm of capital to shareholders in 1Q26, including $85.0mm in share repurchases (2.5% of outstanding shares[4])
- Board approved 18% dividend increase and additional 15% share repurchase authorization

[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures
[2] This constitutes net income attributable to WSFS; excludes net income attributable to noncontrolling interest
[3] Tax-equivalent
[4] Represents shares outstanding as of December 31, 2025
[5] Reflects ACL on loans and leases over the amortized cost of the total portfolio

Net Interest Margin Trends

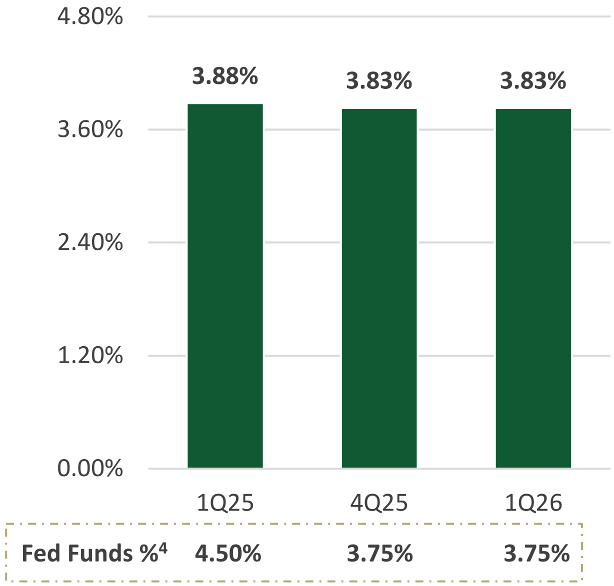
NIM of 3.83%, flat quarter-over-quarter, while absorbing prior quarter interest rate cuts

Average Deposit Cost and Loan Yield

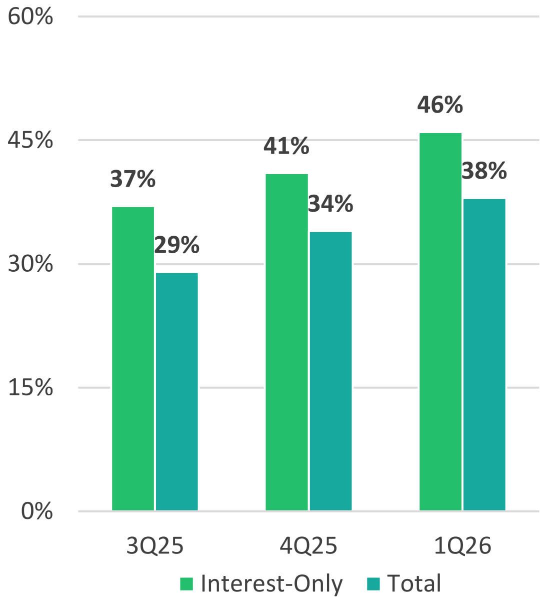


- Loan yields down 14bps QoQ, primarily due to interest rate cuts, while client deposit costs decreased 12bps
- March exit client deposit cost of 1.30%; exit interest-only beta of 46%

Net Interest Margin



Deposit Betas[2,3]



[1] Average total loan yield excludes purchase accounting accretion (PAA)
[2] Deposit betas are based on cumulative client deposit costs for the down-cycle rate (September 2024 start); assumes Fed Funds of 3.75%
[3] Betas are the average of the last month in a respective quarter unless otherwise stated
[4] Fed funds is based on the exit rate and the upper bound of the range

Loan Portfolio Highlights

WSFS Financial Corporation

Commercial loan growth led by 7% annualized growth in C&I

EOP Loans - QoQ and YoY							
($ in millions)	Mar 2026	Dec 2025	Mar 2025	QoQ $ Growth	Annualized % Growth	YoY $ Growth	% Growth
C & I Loans[2]	$4,849	$4,766	$4,651	$83	7%	$198	4%
Commercial Mortgages (CRE)	3,882	3,916	3,982	(34)	(4%)	(100)	(3%)
Construction Loans	1,034	1,024	869	10	4%	165	19%
Commercial Leases	588	603	636	(15)	(10%)	(48)	(8%)
Total Commercial Loans	**$10,353**	**$10,309**	**$10,138**	**$44**	**2%**	**$215**	**2%**
Residential Mortgage (HFS/HFI)	1,127	1,120	992	7	3%	135	14%
Consumer Loans - WSFS	1,046	1,038	906	8	3%	140	15%
Consumer Loans - Partnership	808	856	1,127	(48)	(23%)	(319)	(28%)
Total Gross Loans	**$13,334**	**$13,323**	**$13,163**	**$11**	**0%**	**$171**	**1%**

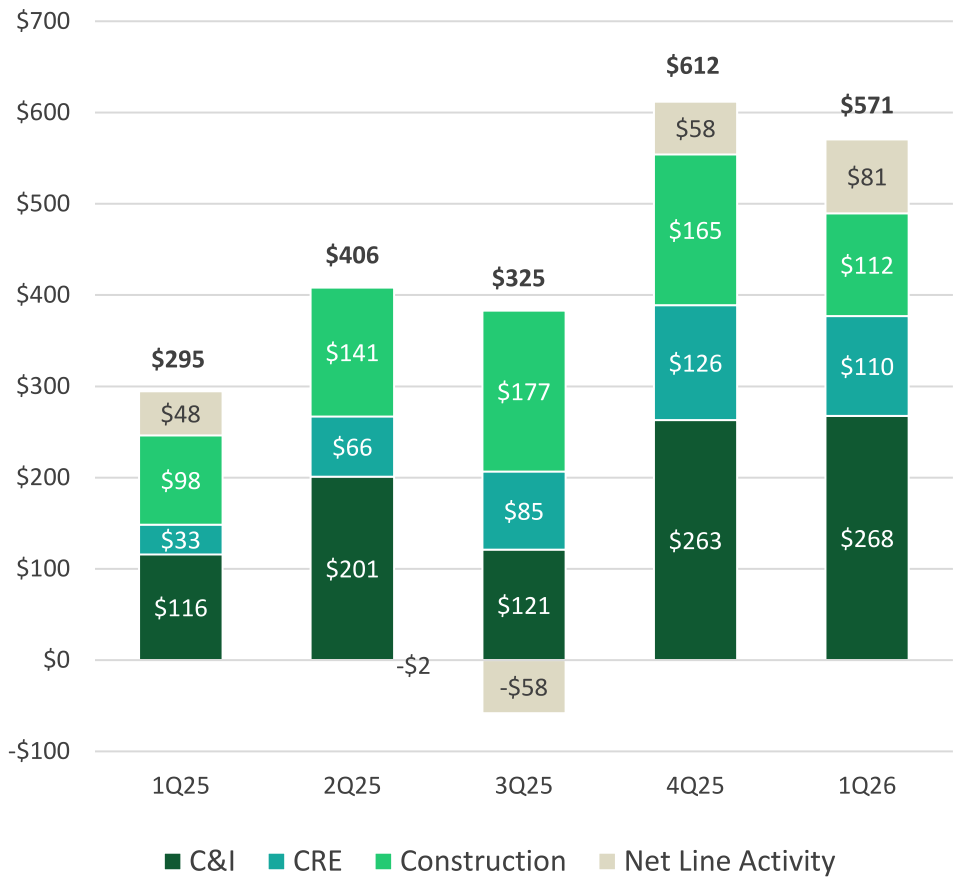
Commercial:

- Strong overall fundings with C&I more than double year-over-year
- Annualized loan growth of 6% over the past two quarters
- C&I line utilization of 37.7%, up from 35.2% prior quarter
- 90-day weighted average pipeline of ~$270mm

Consumer:

- Residential mortgage originations up over 70% versus 1Q25

Commercial Fundings and Line Activity ($mm)[1]



[1] Includes new loans, existing new funding, in-process, HFS, and net line activity. Excludes reclasses, purchase accounting marks/unearned changes, and commercial leases

[2] C&I loans includes owner-occupied real estate

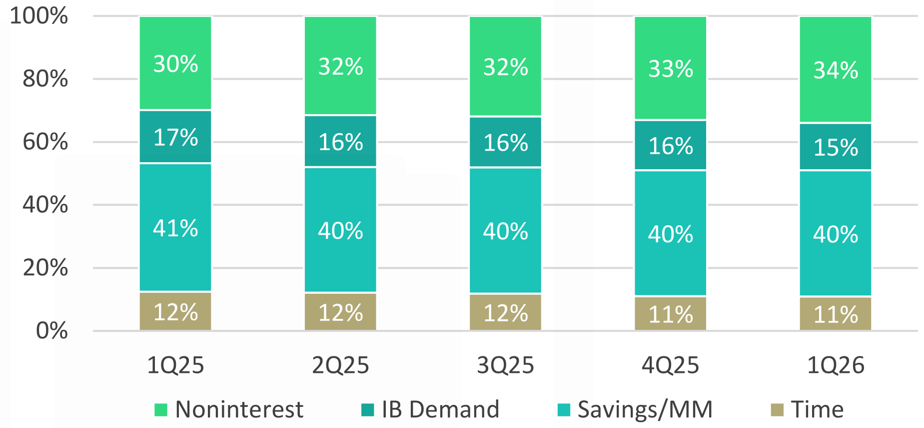
Deposit Highlights

5% quarter-over-quarter growth in client deposits including 14% growth in noninterest deposits

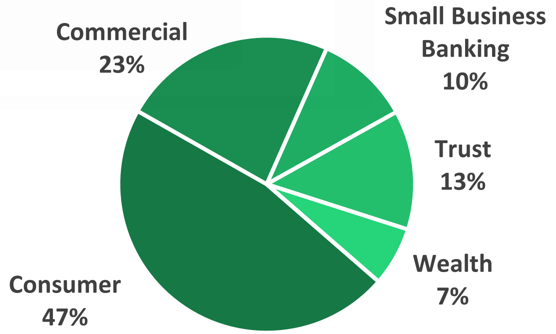
EOP Deposits by Product - QoQ and YoY							
($ in millions)	**Mar 2026**	**Dec 2025**	**Mar 2025**	**QoQ $ Growth**	**Annualized % Growth**	**YoY $ Growth**	**% Growth**
Noninterest Demand	$6,372	$5,577	$4,947	$795	58%	$1,425	29%
Interest-bearing Demand	2,848	2,884	2,882	(36)	(5%)	(34)	(1%)
Savings	1,418	1,410	1,463	8	2%	(45)	(3%)
Money Market	5,909	5,762	5,487	147	10%	422	8%
Total Core Deposits	**$16,547**	**$15,633**	**$14,779**	**$914**	**24%**	**$1,768**	**12%**
Time Deposits	1,921	2,009	2,100	(88)	(18%)	(179)	(9%)
Total Client Deposits	**$18,468**	**$17,642**	**$16,879**	**$826**	**19%**	**$1,589**	**9%**

- 5% increase in ending client deposits QoQ, driven by Trust and Commercial
  - 34% of average deposits are noninterest demand
  - Ending balances reflect elevated client activity within Trust and Commercial
- 9% increase in ending client deposits YoY
  - Noninterest demand increased 29% YoY, driven by Trust and Commercial
- 53% of average client deposits are coming from Commercial, Small Business Banking, and Wealth and Trust

Average Total Client Deposit Mix



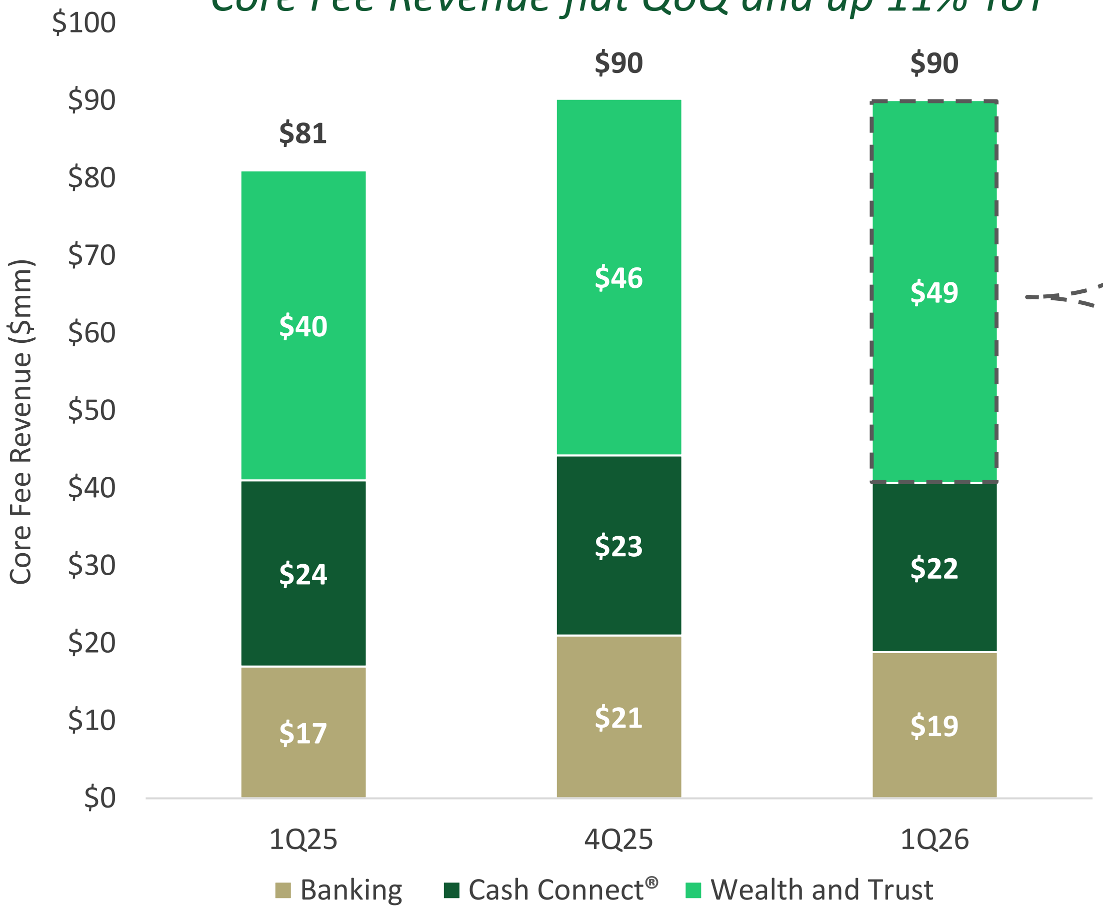
Average Client Deposits By Business Line



Core Fee Revenue[1]

Continued double-digit year-over-year growth in Wealth and Trust

Core Fee Revenue flat QoQ and up 11% YoY



Wealth and Trust (+25% YoY)

WSFS Institutional Services® 51%	Corporate Trust up 46% YoY due to higher custody and paying agent fees as we continue to gain market share *Ranked fourth most active U.S. ABS & MBS trustee with 11.7% market share[2]* Global Capital Markets up 47% YoY due to higher assignment fees from increased deal activity
BMT of DE 18%	Bryn Mawr Trust of Delaware up 27% YoY due to growth in accounts
Bryn Mawr Trust® 31%	Private Wealth Management up 14% YoY when excluding the two previously announced exits of Commonwealth and Powdermill

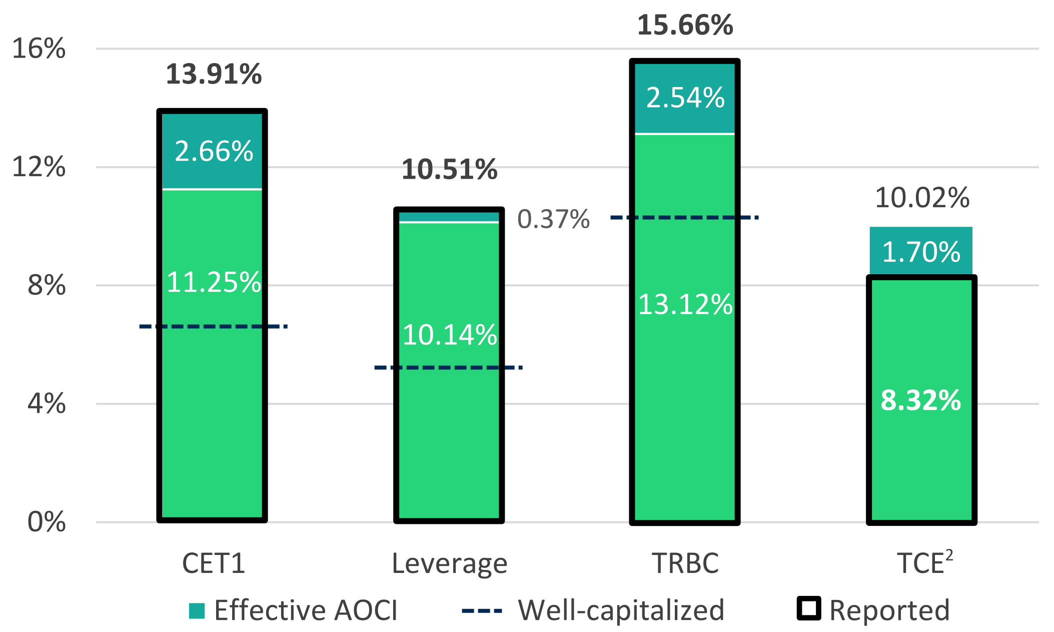
[1] These are non-GAAP financial measures and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measures

[2] 2025 Asset-Backed Alert; activity based on total issuance of deals in the year

Capital

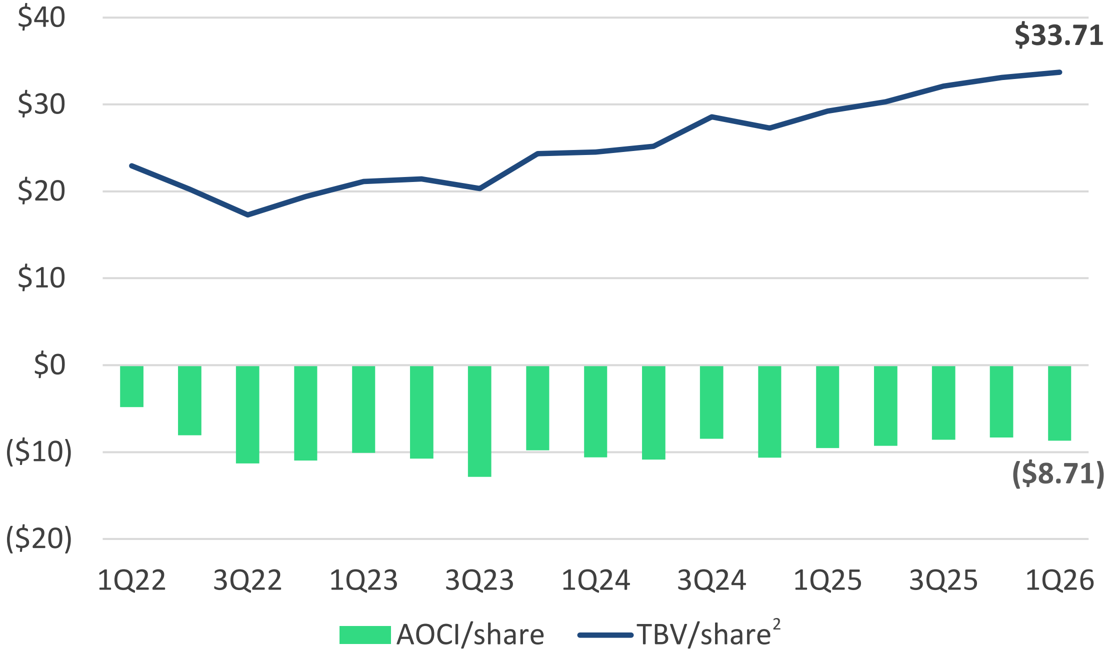
All capital ratios remain significantly above "well-capitalized" even when considering Effective AOCI

1Q26 Capital Ratios including Effective AOCI Impact[1,2]



- Effective AOCI represents the impact of a full liquidation of the investment portfolio
- TCE of 10.02% when considering Effective AOCI

TBV[2] and AOCI per Share



- Up $4.46 or 15% YoY in TBV per share
- Tangible book value (TBV) of $33.71 per share includes a negative impact of $8.71 per share related to Reported AOCI[1]

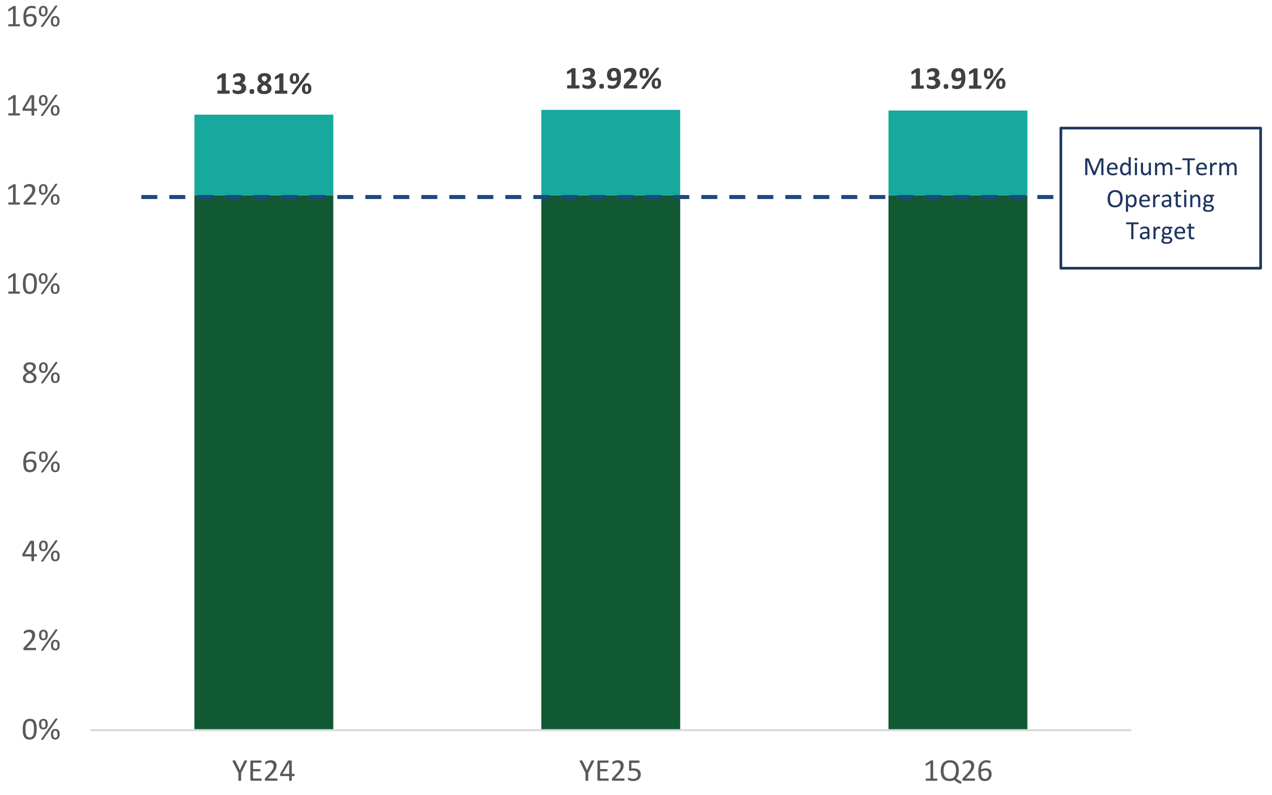
[1] Effective AOCI ($540.6mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of March 31, 2026; reported AOCI of ($454.1mm)
[2] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measure

Capital Return Framework

Board approved an 18% dividend increase and an additional 15% share repurchase authorization

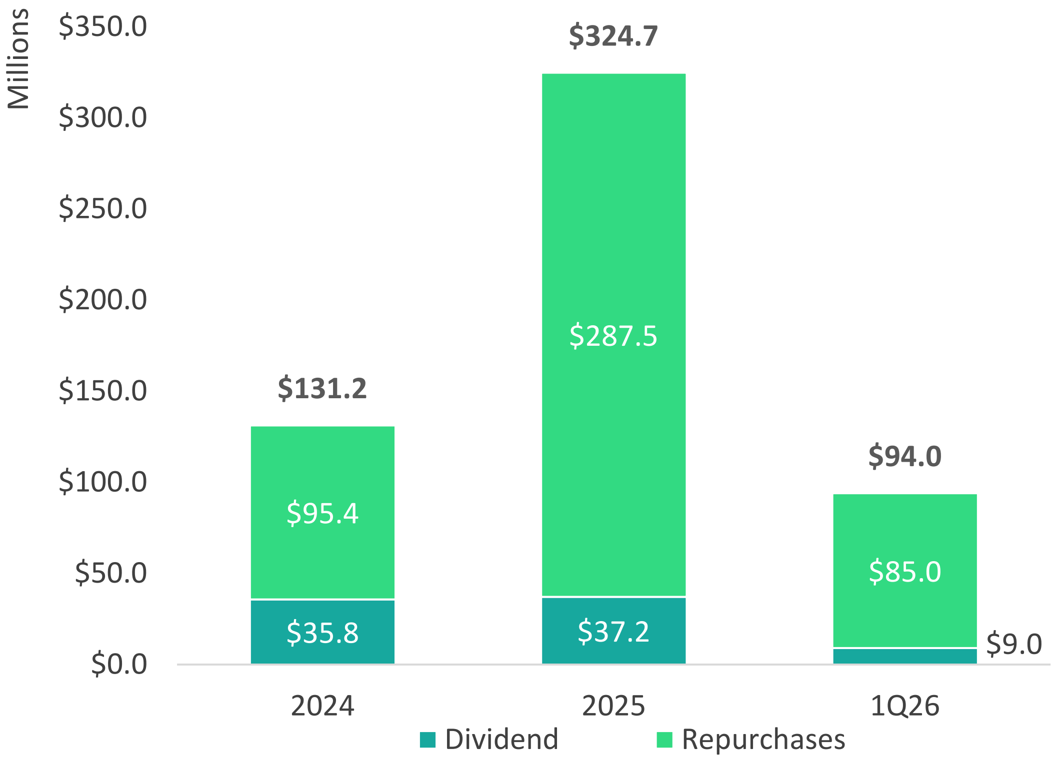
CET1 Trend

CET1 medium-term target of ~12%



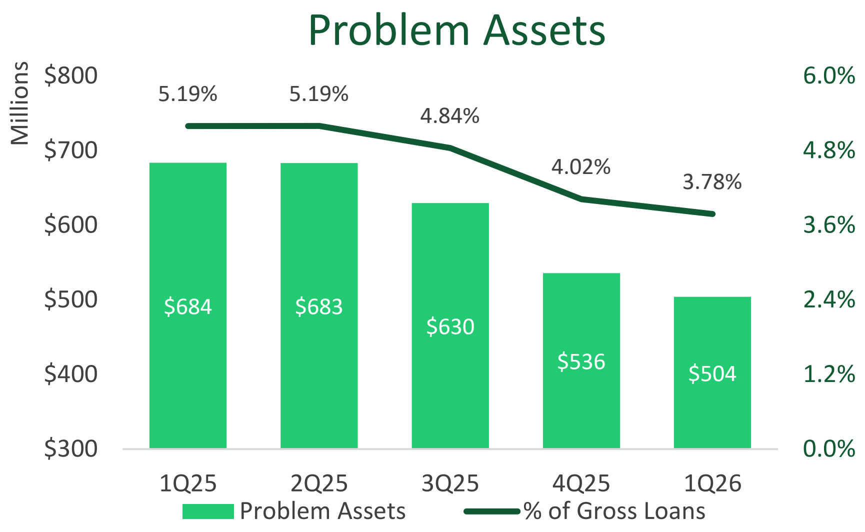
Total Capital Returned to Shareholders

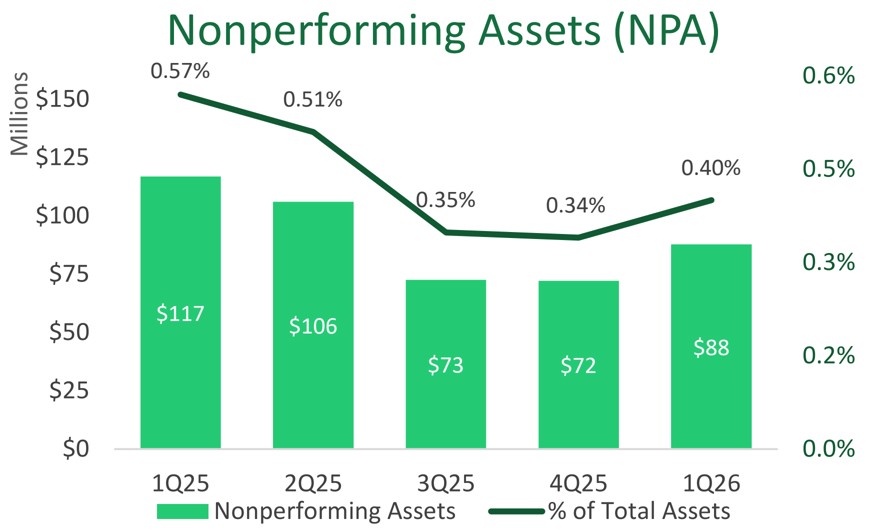
>100% of 1Q26 net income returned to shareholders; Repurchased 2.5% of shares in 1Q26[1] and 11.5% since year-end 2024[2]

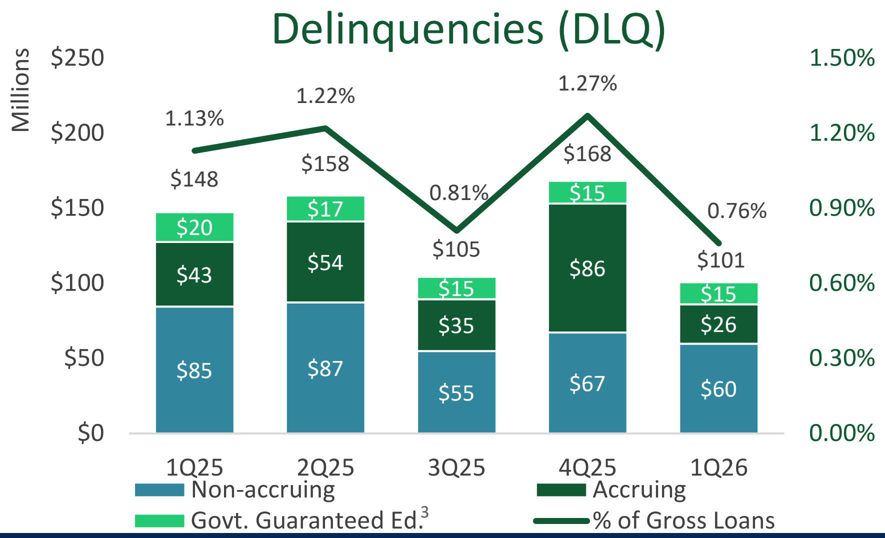


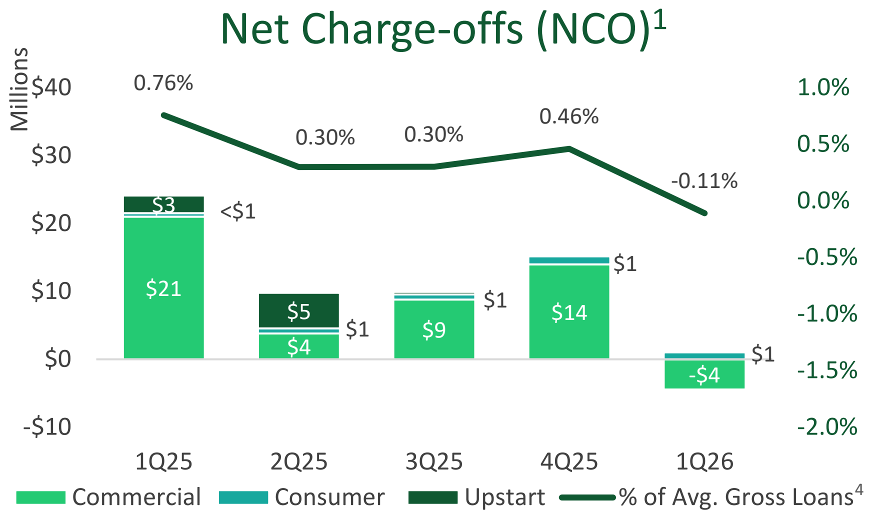
[1] Represents shares outstanding as of December 31, 2025
[2] Represents shares outstanding as of December 31, 2024

Asset Quality Metrics









Revised FY26 NCO Outlook 25bps to 35bps[1,2]

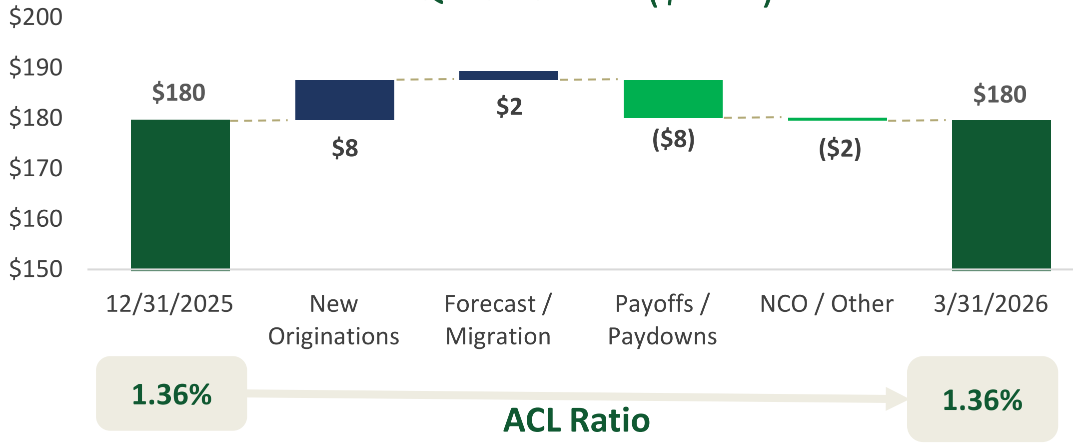
1Q 2026 Performance

- Problem Assets and DLQ down significantly QoQ and YoY
- NPA: Increased 6bps QoQ
  - Primarily due to two well-secured loans (C&I and multifamily)
- NCO: Decreased 57bps QoQ
  - Primarily driven by partial charge offs of two existing NPLs which were more than offset by the $15.7mm recovery
- Non-Depository Financial Institutions:
  - $444mm (3.3% of gross loans)
  - 0.11% problem loans
  - No NPAs, DLQs, or charge-offs
  - No single portfolio segment is >33%

[1] Excludes impacts from accounts receivable
[2] The Company is not able to reconcile the forward-looking non-GAAP estimates set forth above to their most directly comparable GAAP estimates without unreasonable efforts because it is unable to predict, forecast or determine the probable significance of the items impacting these estimates with a reasonable degree of accuracy
[3] Includes fully government guaranteed and 98% government guaranteed student loans
[4] Average gross loans net of unearned income, excluding loans held-for-sale

Loan & Leases ACL Overview

1Q 2026 ACL ($mm)



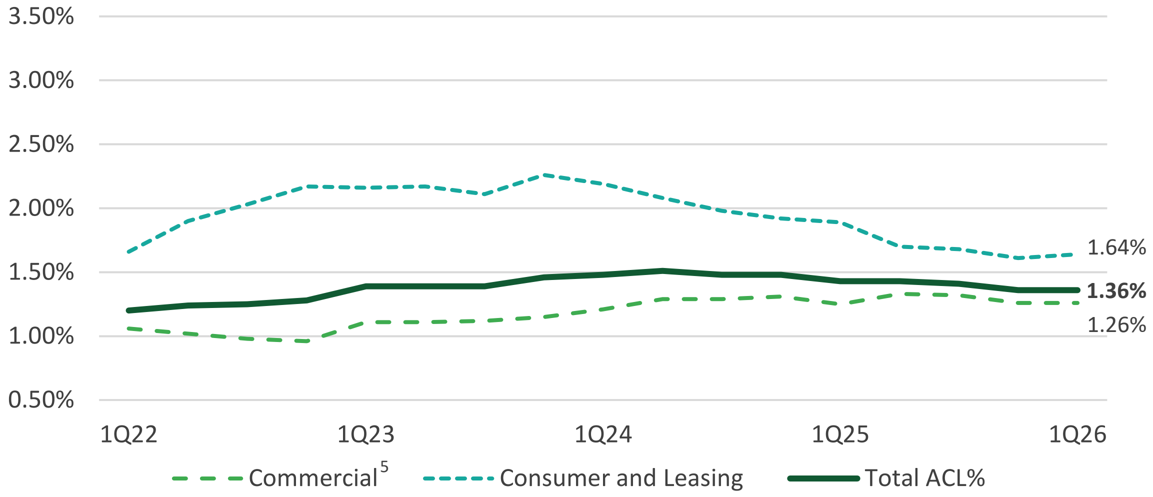
1Q 2026 ACL Commentary

- ACL coverage ratio[1] of **1.36%; 1.46%** including estimated remaining credit mark on acquired loan portfolios[2]
- FY GDP forecast of 2.4% in 2026 and 2.7% in 2027[3]
- FY unemployment forecast of 4.5% in 2026 and 4.3% in 2027[3]

ACL and Coverage Ratio by Segment

	March 31, 2025		December 31, 2025		March 31, 2026	
($ millions)	$	%	$	%	$	%
C&I[4]	$50.7	1.90%	$52.9	1.89%	$51.3	1.89%
Owner Occupied - R/E	$8.4	0.43%	$7.6	0.39%	$8.2	0.39%
CRE Investor	$49.8	1.25%	$48.0	1.23%	$48.8	1.23%
Construction[4]	$9.7	1.12%	$13.3	1.30%	$13.9	1.30%
Resi Mortgage	$5.7	0.59%	$6.8	0.62%	$7.3	0.62%
Leases	$17.1	2.69%	$16.4	2.73%	$15.8	2.73%
HELOC & HEIL	$10.3	1.34%	$12.6	1.39%	$13.3	1.47%
Consumer Partnerships	$33.1	2.93%	$18.9	2.23%	$18.4	2.28%
Other	$2.7	1.95%	$3.0	2.11%	$3.0	2.15%
TOTAL	**$187.5**	**1.43%**	**$179.6**	**1.36%**	**$180.0**	**1.36%**

ACL % By Portfolio and Total[1]

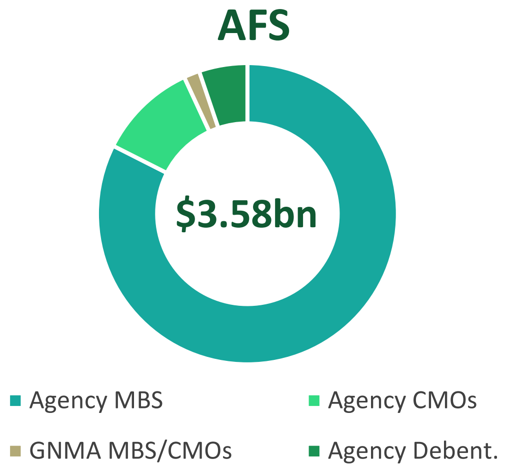


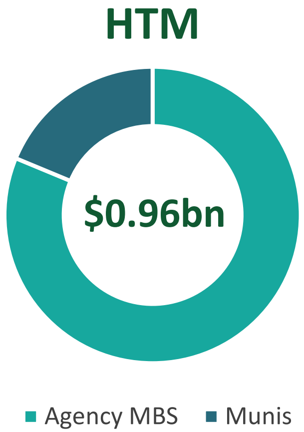
[1] Reflects ACL on loans and leases over the amortized cost of the total portfolio
[2] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measure
[3] Source: Oxford Economics as of March 2026
[4] NDFI loans are included in C&I; Hotel loans are included in the C&I and Construction
[5] Commercial excludes Leasing

Investment Portfolio

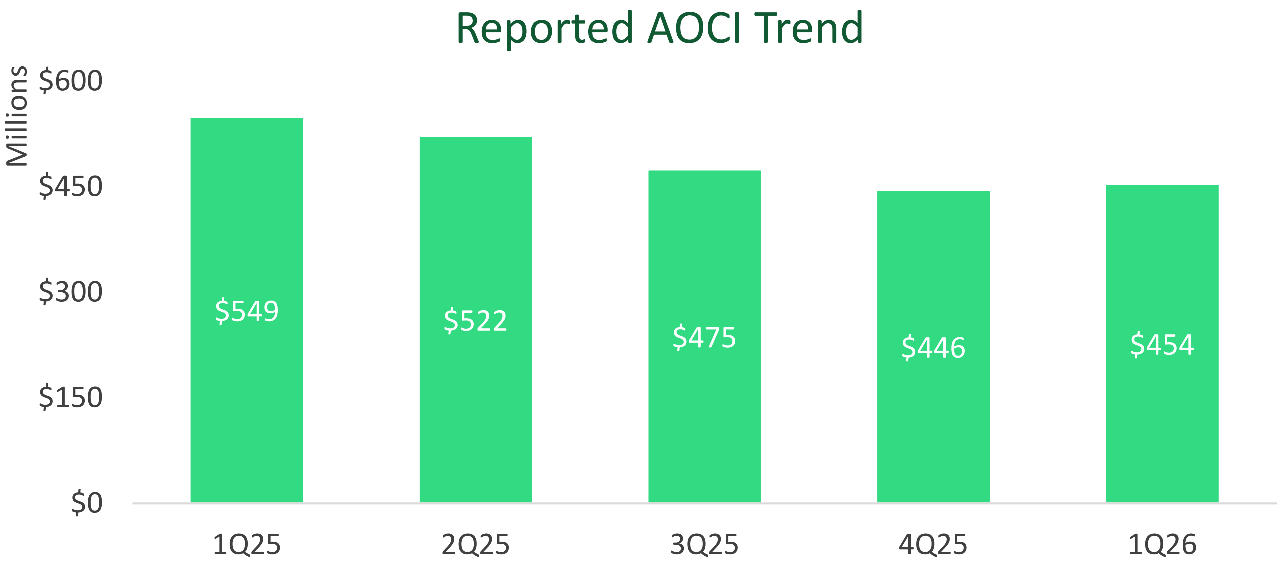
High-quality investment portfolio providing consistent cash flows and borrowing capacity

Investments	
Investment Portfolio[1]	$4.54bn
% of Total Assets[1]	*21%*
Portfolio Duration[2]	5.8yrs
Portfolio Yield[2]	2.43%
Agency MBS/Notes %	*>95%*
Reported AOCI	($454.1mm)
Effective AOCI[3,4]	($540.6mm)





- Forecasting P&I cash flows of $1bn+ over the next 24 months
- Reinvestment will support earnings stability and balance sheet flexibility
  - Reinvestment yields are expected to be accretive to portfolio yield and NIM
  - Deployment focused on Agency MBS (limited extension/prepayment)



[1] Investment portfolio value includes market value AFS and book value of HTM
[2] Weighted average duration and yield of the MBS portfolio
[3] This is a non-GAAP financial measure and should be considered along with results prepared in accordance with GAAP, and not as a substitute for GAAP results. See Reconciliation of Non-GAAP for the most directly comparable GAAP measure
[4] Effective AOCI ($540.6mm) includes unrealized losses on AFS and unrecognized fair value of HTM as of March 31, 2026; assumes all securities, including HTM, are sold at market prices
Note: As of March 31, 2026, unless otherwise stated

Reconciliation of Non-GAAP Financial Measures

Non-GAAP Information

This presentation contains financial measures determined by methods other than in accordance with accounting principles generally accepted in the United States (GAAP). This presentation may include the following non-GAAP measures:

- Adjusted Net Income (non-GAAP) attributable to WSFS is a non-GAAP measure that adjusts net income determined in accordance with GAAP to exclude the realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, FDIC special assessment, loss on debt extinguishment, corporate development and restructuring expense, and remeasurement of lease liability;
- Core noninterest income, also called Core Fee Revenue, is a non-GAAP measure that adjusts noninterest income as determined in accordance with GAAP to exclude the impact of realized/unrealized gain (loss) on equity investments, net, and Visa derivative valuation adjustment;
- Core fee revenue ratio (%) is a non-GAAP measure that divides (i) Core Fee Revenue by (ii) Core Net Revenue (tax-equivalent);
- Core net interest income is a non-GAAP measure that adjusts net interest income to exclude the impact of certain dividends;
- Core Earnings Per Share (EPS) is a non-GAAP measure that divides (i) Adjusted Net Income (non-GAAP) attributable to WSFS by (ii) weighted average shares of common stock outstanding for the applicable period;
- Core Net Revenue is a non-GAAP measure that adds (i) core net interest income and (ii) Core Fee Revenue;
- Core Net Revenue (tax-equivalent) is a non-GAAP measure that adjusts core net revenue to include the impact of tax-equivalent income;
- Core noninterest expense is a non-GAAP measure that adjusts noninterest expense as determined in accordance with GAAP to exclude FDIC special assessment, loss on debt extinguishment, corporate development and restructuring expenses, and remeasurement of lease liability;
- Core Efficiency Ratio is a non-GAAP measure that divides (i) core noninterest expense by (ii) the sum of core interest income and Core Fee Revenue;
- Core Return on Average Assets (ROA) is a non-GAAP measure that divides (i) Adjusted Net Income (non-GAAP) attributable to WSFS by (ii) average assets for the applicable period;
- Effective AOCI is a non-GAAP measure that adds (i) unrealized losses on AFS securities, (ii) unrealized holding losses on securities transferred from AFS to HTM, and (iii) unrecognized fair value losses on HTM securities;
- Tangible Common Equity (TCE) is a non-GAAP measure and is defined as total stockholders' equity of WSFS less goodwill and other intangible assets;
- TCE Ratio is a non-GAAP measure that divides (i) TCE by (ii) tangible assets;
- Tangible assets is a non-GAAP measure and is defined as total assets less goodwill and other intangible assets;
- Adjusted tangible assets is a non-GAAP measure that adjusts tangible assets to include the impact of the liquidation of our investment securities portfolio;
- Return on average tangible common equity (ROTCE) is a non-GAAP measure and is defined as net income allocable to common stockholders divided by tangible common equity;
- Core ROTCE is a non-GAAP measure that is defined as adjusted net income (non-GAAP) attributable to WSFS divided by tangible common equity;
- Net tangible income is a non-GAAP measure that adjusts net income determined in accordance with GAAP to exclude the impact of the amortization of intangible assets;
- Core net tangible income is a non-GAAP measure that adjusts adjusted net income (non-GAAP) attributable to WSFS to exclude the impact of the amortization of intangible assets;
- Tangible common book value per share (TBV) is a non-GAAP financial measure that divides (i) TCE by (ii) shares outstanding;
- Tangible common equity including effective AOCI is a non-GAAP measure that adjusts tangible common equity to include effective AOCI;
- Pre-provision Net Revenue (PPNR) is a non-GAAP measure that adjusts net income determined in accordance with GAAP to exclude the impacts of (i) income tax provision and (ii) provision for credit losses;
- Core PPNR is a non-GAAP measure that adjusts PPNR to exclude the impact of realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, FDIC special assessment, loss on debt extinguishment, corporate development and restructuring expenses, and remeasurement of lease liability;
- Core Return on Average Equity (ROE) is a non-GAAP measure that divides (i) Adjusted Net Income (non-GAAP) attributable to WSFS by (ii) average stockholders' equity for the applicable period;
- Adjusted risk weighted assets is a non-GAAP measure that adjusts the Corp's risk weighted assets determined in accordance with GAAP to include the impact of the liquidation of our investment securities portfolio;
- Adjusted average assets is a non-GAAP measure that adjusts the Corp's average assets determined in accordance with GAAP to include the impact of the liquidation of our investment securities portfolio;
- Adjusted tangible assets is a non-GAAP measure that adjusts tangible assets to include the impact of the liquidation of our investment securities portfolio;
- Adjusted total risk-based capital is a non-GAAP measure that adjusts total risk-based capital determined in accordance with GAAP to include effective AOCI;
- Adjusted total risk-based capital ratio is a non-GAAP measure that divides (i) adjusted total risk-based capital by (ii) adjusted risk weighted assets;
- Adjusted common equity Tier 1 capital is a non-GAAP measure that adjusts common equity Tier 1 capital determined in accordance with GAAP to include effective AOCI;
- Adjusted common equity Tier 1 capital ratio is a non-GAAP measure that divides (i) adjusted common equity Tier 1 capital by (ii) adjusted risk weighted assets;
- Adjusted Tier 1 capital is a non-GAAP measure that adjusts Tier 1 capital determined in accordance with GAAP to include effective AOCI;
- Adjusted Tier 1 leverage ratio is a non-GAAP measure that divides (i) adjusted Tier 1 capital by (ii) adjusted average assets; and
- Coverage ratio including the remaining credit marks is a non-GAAP measure that adjusts the coverage ratio to include the impact of the remaining credit marks on the acquired loan portfolios.

Appendix: Non-GAAP Financial Information

WSFS Financial Corporation

(dollars in thousands)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
Net interest income (GAAP)	$ 185,136	$ 187,353	$ 175,216
Core net interest income (non-GAAP)	$ 185,136	$ 187,353	$ 175,216
Noninterest income (GAAP)	$ 90,115	$ 84,521	$ 80,897
Plus: Unrealized loss on equity investments, net	—	(4,057)	—
(Plus)/less: Visa derivative valuation adjustment	—	(1,500)	—
Core fee revenue (non-GAAP)	$ 90,115	$ 90,078	$ 80,897
Core net revenue (non-GAAP)	$ 275,251	$ 277,431	$ 256,113
Core net revenue (non-GAAP) (tax-equivalent)	$ 275,780	$ 277,957	$ 256,568
Noninterest expense (GAAP)	$ 162,765	$ 161,973	$ 151,795
Less: Loss on debt extinguishment	—	1,151	—
Less: Corporate development expense	57	55	59
Less/(plus): Restructuring expense	2,796	(126)	260
Core noninterest expense (non-GAAP)	$ 159,912	$ 160,893	$ 151,476
Core efficiency ratio (non-GAAP)	58.0 %	57.9 %	59.0 %
Core fee revenue ratio (non-GAAP)(tax-equivalent)	32.7 %	32.4 %	31.5 %

(dollars in thousands, except per share data)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
Calculation of tangible common equity ratio:			
Total Assets (GAAP)	$ 22,106,915	$ 21,314,076	$ 20,548,950
Less: Goodwill and other intangible assets	966,388	969,903	983,882
Total tangible assets (non-GAAP)	$ 21,140,527	$ 20,344,173	$ 19,565,068
Total stockholders' equity of WSFS (GAAP)	$ 2,724,493	$ 2,738,545	$ 2,671,614
Less: Goodwill and other intangible assets	966,388	969,903	983,882
Total tangible common equity (non-GAAP)	$ 1,758,105	$ 1,768,642	$ 1,687,732
Equity to asset ratio (GAAP)	12.32 %	12.85 %	13.00 %
Tangible common equity to tangible assets ratio (non-GAAP)	8.32 %	8.69 %	8.63 %

(dollars in thousands)	Three Months Ended March 31, 2026
Calculation of effective AOCI:	
Unrealized losses on AFS securities	$ 385,270
Unrealized losses on securities transferred from AFS to HTM	60,542
Unrecognized fair value on HTM securities	94,824
Effective AOCI (non-GAAP)	$ 540,636
Calculation of coverage ratio including the estimated remaining credit marks:	
Coverage ratio	1.36 %
Plus: Estimated remaining credit marks on the acquired loan portfolios	0.10
Coverage ratio including the estimated remaining credit marks (non-GAAP)	1.46 %

Appendix: Non-GAAP Financial Information

(dollars in thousands, except per share data)	Three Months Ended March 31, 2026	December 31, 2025	March 31, 2025
GAAP net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Plus/(less): Pre-tax adjustments[1]	**2,853**	6,637	319
(Less)/plus: Tax impact of pre-tax adjustments	**(639)**	(1,637)	(78)
Adjusted net income (non-GAAP) attributable to WSFS	**$ 89,041**	$ 77,678	$ 66,137
Net income (GAAP)	**$ 86,845**	$ 72,694	$ 65,867
Plus: Income tax provision	**27,639**	24,538	21,101
Plus: Provision for credit losses	**(1,998)**	12,669	17,350
PPNR (Non-GAAP)	**112,486**	109,901	104,318
Plus/(less): Pre-tax adjustments[1]	**2,853**	6,637	319
Core PPNR (Non-GAAP)	**$ 115,339**	$ 116,538	$ 104,637
GAAP return on average assets (ROA)	**1.61 %**	1.33 %	1.29 %
Plus/(less): Pre-tax adjustments[1]	**0.05**	0.12	0.01
(Plus)/less: Tax impact of pre-tax adjustments	**(0.01)**	(0.03)	(0.01)
Core ROA (non-GAAP)	**1.65 %**	1.42 %	1.29 %
Less: Impact of loan recovery (after-tax)	**0.22**	—	—
Core ROA excluding loan recovery (non-GAAP)	**1.43 %**	1.42 %	1.29 %
Earnings per share (diluted)(GAAP)	**$ 1.64**	$ 1.34	$ 1.12
Plus/(less): Pre-tax adjustments[1]	**0.05**	0.12	0.01
(Plus)/less: Tax impact of pre-tax adjustments	**(0.01)**	(0.03)	—
Core earnings per share (non-GAAP)	**$ 1.68**	$ 1.43	$ 1.13
Less: Impact of loan recovery (after-tax)	**0.23**	—	—
Core EPS excluding loan recovery (non-GAAP)	**$ 1.45**	$ 1.43	$ 1.13

[1] Pre-tax adjustments include realized/unrealized gain (loss) on equity investments, net, Visa derivative valuation adjustment, loss on debt extinguishment, and corporate development and restructuring expense

Appendix: Non-GAAP Financial Information

(dollars in thousands)	Three Months Ended **March 31, 2026**	December 31, 2025	March 31, 2025
Calculation of return on average tangible common equity:			
GAAP net income attributable to WSFS	**$ 86,827**	$ 72,678	$ 65,896
Plus: Tax effected amortization of intangible assets	**2,778**	2,782	2,945
Net tangible income (non-GAAP)	**$ 89,605**	$ 75,460	$ 68,841
Average stockholders' equity of WSFS	**$ 2,769,574**	$ 2,742,480	$ 2,637,354
Less: Average goodwill and intangible assets	**968,555**	972,332	986,738
Net average tangible common equity	**$ 1,801,019**	$ 1,770,148	$ 1,650,616
Return on average equity (GAAP)	**12.71 %**	10.51 %	10.13 %
Return on average tangible common equity (non-GAAP)	**20.18 %**	16.91 %	16.91 %
Calculation of core return on average tangible common equity:			
Adjusted net income (non-GAAP) attributable to WSFS	**$ 89,041**	$ 77,678	$ 66,137
Plus: Tax effected amortization of intangible assets	**2,778**	2,782	2,945
Core net tangible income (non-GAAP)	**$ 91,819**	$ 80,460	$ 69,082
Net average tangible common equity	**$ 1,801,019**	$ 1,770,148	$ 1,650,616
Core return on average equity (non-GAAP)	**13.04 %**	11.24 %	10.17 %
Core return on average tangible common equity (non-GAAP)	**20.68 %**	18.03 %	16.97 %

Appendix: Non-GAAP Financial Information

(dollars in thousands)		As of March 31, **2026**
Calculation of adjusted common equity Tier 1 capital:		
Common equity tier 1 capital (GAAP)	$	**2,237,226**
Less: Effective AOCI (non-GAAP)		**540,636**
Adjusted common equity tier 1 capital (non-GAAP)	$	**1,696,590**
Risk Weighted Assets (GAAP)	$	**16,085,590**
Less: Debt securities		**1,008,284**
Adjusted Risk Weighted Assets (non-GAAP)	$	**15,077,306**
Common equity Tier 1 capital (GAAP)		**13.91 %**
Adjusted common equity Tier 1 capital ratio (non-GAAP)		**11.25 %**
Calculation of adjusted Tier 1 leverage:		
Tier 1 capital (GAAP)	$	**2,237,226**
Less: Effective AOCI (non-GAAP)		**540,636**
Adjusted Tier 1 capital (non-GAAP)	$	**1,696,590**
Average assets (Corp) (GAAP)	$	**21,296,226**
Less: Average debt securities		**4,559,582**
Adjusted average assets (non-GAAP)	$	**16,736,644**
Tier 1 leverage (GAAP)		**10.51 %**
Adjusted Tier 1 leverage (non-GAAP)		**10.14 %**

(dollars in thousands)		As of March 31, **2026**
Calculation of adjusted total risk-based capital:		
Total risk-based capital (GAAP)	$	**2,518,296**
Less: Effective AOCI (non-GAAP)		**540,636**
Adjusted total risk-based capital (non-GAAP)	$	**1,977,660**
Risk Weighted Assets (GAAP)	$	**16,085,590**
Adjusted Risk Weighted Assets (non-GAAP)		**15,077,306**
Total risk-based capital (GAAP)		**15.66 %**
Adjusted total risk-based capital ratio (non-GAAP)		**13.12 %**
Calculation of adjusted tangible common equity to tangible assets ratio (non-GAAP):		
Total tangible assets (non-GAAP)	$	**21,140,527**
Less: Investment securities, AFS & HTM		**4,540,113**
Total adjusted tangible assets (non-GAAP)	$	**16,600,414**
Total tangible common equity (non-GAAP)	$	**1,758,105**
Less: Unrecognized fair value on HTM securities		**94,824**
Total adjusted tangible common equity (non-GAAP)	$	**1,663,281**
Tangible common equity to tangible assets ratio (non-GAAP)		**8.32 %**
Tangible common equity to tangible assets ratio including effective AOCI (non-GAAP)		**10.02 %**